

United States Bankruptcy Court
Eastern District of New YorkIn re:
Helen P Wallace
DebtorCase No. 13-41781-cec
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: frandazzo
Form ID: 253Page 1 of 2
Total Noticed: 18

Date Rcvd: Jul 03, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 05, 2013.

db +Helen P Wallace, 190 Pinewood Avenue, Staten Island, NY 10306-1820
smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719
smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001
7981851 +Amex Dsnb, 9111 Duke Blvd, Mason, OH 45040-8999
7981853 AtlanticCare Regional Medical Center, P.O. Box 786361, Philadelphia, PA 19178-6361
7981852 Atlantic Emergency Associates, P.O. Box 88087, Chicago, IL 60680-1087

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Jul 03 2013 18:21:28 United States Trustee, Office of the United States Trustee, 271 Cadman Plaza East, Brooklyn, NY 11201-1833
7981849 EDI: AMEREXPR.COM Jul 03 2013 18:18:00 American Express, P.O. Box 981535, El Paso, TX 79998-1535
7981850 +EDI: AMEREXPR.COM Jul 03 2013 18:18:00 Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
7981854 EDI: BANKAMER.COM Jul 03 2013 18:18:00 Bank Of America, Po Box 982235, El Paso, TX 79998
7981855 +EDI: CHASE.COM Jul 03 2013 18:18:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
7981856 +EDI: CITICORP.COM Jul 03 2013 18:18:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
7981857 +EDI: WFNNB.COM Jul 03 2013 18:18:00 Comenity Bank/anntylr, Po Box 182273, Columbus, OH 43218-2273
7981858 +EDI: TSYS2.COM Jul 03 2013 18:18:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
7981859 +EDI: HFC.COM Jul 03 2013 18:18:00 Hsbcinslms, Po Box 2013, Buffalo, NY 14240-2013
7981860 +E-mail/Text: bnc@nordstrom.com Jul 03 2013 18:20:50 Nordstrom Fsb, Po Box 6565, Englewood, CO 80155-6565
8072288 +E-mail/Text: bnc@nordstrom.com Jul 03 2013 18:20:50 Nordstrom fsb, P.O. Box 6566, Englewood, CO 80155-6566

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

7981861 ###Sovereign Bk, 865 Brook St, Rocky Hill, CT 06067-3444

TOTALS: 0, * 0, ## 1

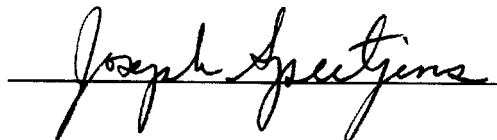
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 05, 2013

Signature:



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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 3, 2013 at the address(es) listed below:

Kevin B Zazzera on behalf of Debtor Helen P Wallace kzazz007@yahoo.com
Lori Lapin Jones ljones@jonespllc.com, lljones@ecf.epiqsystems.com
United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 3

Form B18 (Official Form 18)(12/01/2007)

United States Bankruptcy Court

Eastern District of New York
271–C Cadman Plaza East, Suite 1595
Brooklyn, NY 11201–1800

IN RE:

CASE NO: 1–13–41781–cec

Helen P Wallace

190 Pinewood Avenue
Staten Island, NY 10306

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx–xx–2507

DEBTOR(s)

DISCHARGE OF DEBTOR(S)

It appearing that the debtor(s) is entitled to a discharge,

IT IS ORDERED:

The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: July 3, 2013

s/ Carla E. Craig
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.